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The Influence of WOM and Brand Image on Customer Trust and Satisfaction at BANK CENTRAL ASIA (BCA) Lilik Indrawati, Thyophoida

W.S. Panjaitan* Universitas Katolik Darma Cendika Surabaya Corresponding Author: thyophoida.panjaitan@ukdc.ac.id, lilik.indrawati@ukdc.ac.id ABSTRACT Purpose: The purpose of this study was to determine the satisfaction of BCA customers in Surabaya, through Word of Mouth (WOM), Brand Image, and Trust. Design/methodology/approach: The research method used is quantitative research, with 200 respondents, through the distribution of questionnaires to BCA Bank customers in Surabaya. The sampling technique used purposive sampling followed by snowball sampling technique. This study uses a 5 scale likert scale. Findings: The results obtained state that word of mouth (WOM) and brand image have a significant effect on trust, as well as word of mouth (WOM), brand image and trust have a significant effect on BCA Bank customer satisfaction in Surabaya. Trust (T) is a partial mediation variable between BI and satisfaction and between WOM and satisfaction. Research limitations/implications: This research has limitations, namely the distribution of data only in the city of Surabaya. Practical implications: Data processing using Structural Equation Modeling (SEM) WarpPLS. Originality/value: This paper is original Paper type: Research paper Keyword: Word of Mouth; Brand Image; Trust and Satisfaction Received: September 13th Revised: December 18th Published: January 31th I. INTRODUCTION The economic sector plays a very important role such as trade, industry, and services. This is supported by the existence of banks that play an important role in supporting economic sectors in Indonesia (Rohman, 2023). The increasing number of banks continues to increase, requiring banks to be able to compete to offer various types of services in terms of savings and loans and e-channels. This is because banking competition in Indonesia is increasingly complex, not only competing with banks but also competing with other financial institutions (Defritriady & Sirait, 2018). Banks take a central role, as is the case in Surabaya, banks can be utilised by the community for personal, family, and business institution needs (surabaya.go.id, 2024). Table 1. Number of Banking Institutions based on Surabaya City Government Data Year 2024 Banking Type Total Government Bank 6 Regional Development Bank 2 Private Banks 42 International Bank 11 Total 61 Source: surabaya.go.id, (2024) Table 1 provides information that private banks have the highest frequency in Surabaya, which is 68.85% of the total number of banks in Surabaya. Therefore, private banks must be able to compete among other private banks as well as government banks and international banks. One of the things that banks need to pay attention to is the satisfaction of their customers, because customer satisfaction has an impact on company profits. (Vivi et al, 2021). There are several factors of satisfaction with consumers, including: product quality, service quality, wom, price, brand image, trust, promotion, e-wom, e-promotion. (Kadi et al, 2021; Vivi et al, 2021; and Neni et al, 2023) and many other factors. This study uses the variables of wom, brand image, and trust as satisfaction factors. This is in accordance with the results of previous research which states that wom is one of the factors currently needed to satisfy consumers (Maghfiroh, 2019; Dewi & Hariawan, 2022; Rochman et al, 2022). Apart from wom, there is also a brand image which is considered important to satisfy consumers (Hasanah & Octavia, 2022; Behboudi & Hosseini, 2017; Diputra & Yasa, 2021). Other previous researchers also stated that trust or trust in this day and age is needed so that consumers feel satisfied (Behboudi & Hosseini, 2017; Mawey et al., 2018; Diputra & Yasa, 2021). Customer satisfaction needs to be considered, especially if there are similar companies, so that there is competitive competition (Sinaga et al, 2017). In this study there is also a research gap. Some previous studies state that wom has an effect on customer satisfaction (Maghfiroh, 2019; Itasari et al, 2020; Dewi & Hungarianwan, 2022; Rochman et al, 2022; and Aprilia et al., 2024), but other researchers state that wom has no effect on customer satisfaction (Sinaga et al., 2017; Widyaningtyas & Masreviastuti, 2023). Likewise with

brand image, several previous researchers stated that brand image has an effect on customer satisfaction (Behboudi & Hosseini, 2017; Diputra & Yasa, 2021; Putra et al., 2021), but other researchers stated that brand image has no effect on customer satisfaction (Rusmahafi & Wulandari, 2020; and Diendara, 2023). In addition to wom and brand image, previous researchers stated that trust or trust has an effect on satisfaction (Diputra & Yasa, 2021; Putra et al., 2021; and Mahendra & Indriyani, 2018), but other researchers stated that trust has no effect on customer satisfaction (Behboudi & Hosseini, 2017; Mawey et al., 2018; and Meida, 2022). A. Literature Review 1. Consumer Satisfaction According to Tjiptono (2014), that customer satisfaction is the level of feeling happy or disappointed from customer expectations before the product or service is used, compared to the product or service after use. Consumer satisfaction is a specific construct and attitude that consumers have after purchase which reflects how much consumers like or dislike the services experienced by consumers (Woodside et al., 1989 in Behboudi & Hosseini, 2017). There are three indicators in measuring customer satisfaction (Indrasari, 2019: 92), namely: conformity to expectations, interest in visiting again (repeat orders), and willingness to recommend. 2. Word of Mouth (WOM) According to Sumardy et al (2011: 71) in Wijaya &Sujana (2020) Word of Mouth (WOM) is an act of providing information about products or services by consumers to other consumers. Word Of Mouth is a communication that comes from word of mouth regarding the assessment of a product or service personally or in groups with the aim of providing information (Joesyiana, 2018). There are 5 indicators in measuring wom (Joesyana, 2018) known as 5T, namely: Talkers, Topics, Tools, Talkingpart and Tracking. 3. Brand Image Brand Image is a perception of a brand that can be reflected as an association in the minds of consumers (Keller, 1993: 22) in (Hasanah & Oktavia, 2022). Brand Image is a set of brand associations that are formed and embedded in the minds of consumers (Rusmahafi & Wulandari, 2020). There are three indicators in measuring brand image (Indrawati & Pattinama, 2021), namely: easy to remember, easy to recognise, and has a good reputation. 4. Trust Trust is all the knowledge and conclusions that consumers have about objects, their attributes and benefits (Mowen & Minor, 2002: 312). Trust is the willingness of consumers to rely on other parties based on a belief in these other parties (Caturani et al., 2019). There are four indicators in measuring trust (Masman & Wina, 2019 in Indrawati, 2021), namely: pay attention to reputation, feel safe, the services offered meet the requirements, and keep promises. II. METHODS This research uses a quantitative method approach. The independent variables in this study are word of mouth (X1) and brand image (X2). The dependent variable is customer satisfaction (Y), while the mediating variable is Trust. The sampling technique used in this study is non-probability sampling with purposive sampling followed by snow ball sampling technique. The population in this study were Bank Central Asia (BCA) customers in Surabaya, with sample criteria, first, BCA customers in Surabaya, second, BCA customers have been BCA customers for at least the last 1 year until this research was conducted. The number of respondents was 200 people. The data analysis technique used in this study uses Structural Equation Modeling (SEM) WarpPLS 3.0 and SPSS version 25. A. Research model: WOM Trust Satisfaction Brand Image Figure 1 Research Model B. Hypothesis: H1: Word Of Mouth (WOM) has a significant effect on Trust. H2: Brand Image has a significant effect on Trust. H3: Word Of Mouth (WOM) has a significant effect on customer satisfaction. H4: Brand Image has a significant effect on customer satisfaction. H5: Trust has a significant effect on customer satisfaction. III. RESULTS AND DISCUSSION a. Validity Test Based on the results of data processing using SPSS Version 25 on the validity test, the following results were obtained: Table 2. Validity Test No Statement items Correlation Sig Value Deskription Coef 1 WOM 1 WOM 2 WOM 3 WOM 4 WOM 5 2 Brand Image (BI) BI 1 BI 2 BI 3 3 Trust (T) T 1 T 2 T 3 T 4 4 Kepuasan (K) K 1 K

2 Word Of Mouth (WOM) 0,795 0,780 0,820 0,821 0,662 0,826 0,804 0,825 0,696 0,781 0,773 0,780 0,847 0,838 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 0,000 Valid Valid Valid Valid Valid Valid Valid Valid Valid Valid Valid Valid Valid Valid K 3 0,848 0,000 Valid Based on Table 2, the Sig value is <0.05, so it can be stated that all statement items are valid. b. Reliability Test Based on the results of data processing using SPSS Version 25 on the reliability test, the results are as follows: Tabel 3. Reliability Test No. Variabel Cronbach's Alpha Deskription 1 Word of Mounth (WOM) 0,798 Reliabel 2 Brand Image 0,752 Reliabel 3 Trust 0,836 Reliabel 4 Satisfaction 0,753 Reliabel Based on Table 3, the Cronbach's Alpha value> 0.60 is obtained, it can be said that all variables are declared reliable. c. Model Based on data processing using WarpPLS 6, the structural equation is obtained as follows: Figure 2 Research model d. The Direct Effect of WOM on Satisfaction Figure 3. The Direct Effect of WOM on Satisfaction Figure 2 provides information that the direct effect of WOM on satisfaction is 0.49 and significant with a value of p <0.01. The R2 value is 24% which can be explained by the WOM variant. In Figure 1, it can be explained that wom to trust (T) and trust (T) to satisfaction are significant, and wom to satisfaction is also significant, where the path coefficient of wom to satisfaction is 0.16 < path coefficient on the direct effect of wom to satisfaction 0.49, it can be interpreted that trust is a partial mediating variable. Trust is not the only mediating variable between wom and satisfaction, there are other variables that act as mediating variables. e. Direct Effect of Brand Image on Satisfaction Figure 4. Direct Effect of Brand Image on Satisfaction Figure 3 provides information that the direct effect of Brand Image (BI) on Satisfaction is 0 .60 and significant with a value of p <0.01. The R2 value is 36% which can be explained by the BI variant. In Figure 1, it can be explained that BI to T and T to satisfaction are significant, and the BI to satisfaction variable is also significant, where the path coefficient of T to satisfaction is 0.33 < the path coefficient on the direct effect of BI to satisfaction 0.60, it can be interpreted that trust is a partial mediating variable. Trust is not the only mediating variable between BI and satisfaction, there are other variables that act as mediating variables. f. Goodness of Fit (GoF) Goodness of fit Model to determine the contribution of exogenous variables to endogenous variables. There are 10 criteria in evaluating Goodness of fit Model Based on data processing using WarpPLS 6, the following results are obtained: Table 4 Evaluation of Goodness of Fit Indices Criteria No Model fit and quality indices Kriteria fit Hasil Keterangan 1 Average path coeficient (APC) 2 Average R-squared (ARS) 3 Average adjusted R-squared (AARS) 4 Average block VIF (AVIF) 5 Average full collinearity VIF (AFVIF) 6 Tenenhaus GoF (GoF) 7 Sympsons paradox ratio (SPR) 8 R-squared contribution ratio (RSCR) 9 Statistical suppression ratio (SSR) 10 Nonlinear bivariate causality direction ratio (NLBCDR) p < 0.05 p < 0.05 p < 0.05 Acceptable if ≤ 5, ideally ≤ 3.3 Acceptable if ≤ 5, ideally ≤ 3.3 Small ≥ 0.1, medium ≥ 0.25, large ≥ 0.36 Acceptable if ≥ 0,7, ideally = 1 Acceptable if ≥ 0.9, ideally = 1 Acceptable if ≥ 0.7 Acceptable if ≥ 0.7 P<0.001 P<0.001 P<0.001 1.457 1.624 0.579 1.000 1.000 1.000 1.000 Significant Significant Significant Ideally Ideally Large Ideally Ideally Acceptable Acceptable Based on Table 4, it can be interpreted that the 10 Goodness of fit Model criteria all meet the specified criteria. g. Hypothesis Testing (Resampling Boostrapping) Hypothesis testing to test whether there is an influence between exogenous variables and endogenous variables. The test criteria state that if the p value ≤ level of significance (alpha = 5%), then it is stated that there is a significant effect of exogenous variables on endogenous variables. Based on the processing results, the results of hypothesis testing can be obtained in table 4 as follows: Tabel 5 Hypothesis testing to test Eksogen Endogen P Value Decision Word Of Mounth (WOM) Brand Image (BI) Word Of Mounth (WOM) Brand Image (BI) Trust (T) Trust (T) Trust (T) Satisfaction (K) Satisfaction (K) Satisfaction (K) < 0,01 < 0,01 < 0,01 < 0,01 < 0,01

Significant Significant Significant Significant Significant Based on Table 5, it can be explained as follows: 1. The Effect of Word of Mounth (WOM) on Trust (T) Based on Table 5, a significant value <0.05 is obtained, it can be said that word of mounth has a significant effect on trust. So that the hypothesis that word of mounth has a significant effect on trust is accepted. This means that BCA customers will have more confidence in who tells / talks about BCA, explanations of BCA products, the machines used by BCA, the role of BCA in the community and the supervision that has been carried out by BCA (Joesyana, 2018). The results of this study are in line with the research of Yulianto & Soesanto (2019). 2. The Effect of Brand Image (BI) on Trust (T) Based on Table 5, a significant value <0.05 is obtained, it can be said that brand image has a significant effect on trust. So that the hypothesis that brand image has a significant effect on trust is accepted. This means that BCA customers will have more confidence in the BCA brand which is easy to remember, easy to recognise, and BCA has a good reputation (Indrawati & Pattinama, 2021). The results of this study are in line with the research of Yulianto & Soesanto (2019). 3. The Effect of Word Of Mounth (WOM) on Satisfaction (K) Based on Table 5, a significant value <0.05 is obtained, it can be said that word of mouth has a significant effect on satisfaction. So that the hypothesis that word of mounth has a significant effect on satisfaction is accepted. This means that BCA customers will feel more satisfied from stories / talks about BCA, explanations of BCA products, machines used by BCA, BCA's role in society and supervision that has been carried out by BCA (Joesyana, 2018). The results of this study are in line with the results of research by Aprrilia et al ., (2024), which states that word of mouth has an effect on satisfaction. 4. The Effect of Brand Image (BI) on Satisfaction (K) Based on Table 5, a significant value <0.05 is obtained, it can be said that brand image has a significant effect on satisfaction. So that the hypothesis that brand image has a significant effect on satisfaction is accepted. This means that BCA bank customers will feel satisfied if they receive fast service, friendly bank employee greetings and a comfortable room atmosphere so that a positive brand image will be formed in the minds of BCA Bank customers (Witama, 2019). The results of this study are in line with the results of Santana's research (2020) which states that brand image has an effect on customer satisfaction. 5. The Effect Trust (T) on Satisfaction (K) Based on Table 5, a significant value <0.05 is obtained, it can be said that trust has a significant effect on satisfaction. So that the hypothesis that trust has a significant effect on satisfaction is accepted. This means that BCA bank customers will feel satisfied if customers pay attention to reputation, feel safe, the services offered meet the requirements, and keep promises (Masman & Wina, 2019 in Indrawati, 2021). The results of this study are in line with the results of research by Aprilianto et al., (2022) which states that trust has an effect on satisfaction. IV. CONCLUSION The results of the study can be concluded that Word Of Mouth (WOM) and Brand Image have a significant effect on Trust. Word Of Mouth (WOM) and Brand Image have a significant effect on Bank Customer Satisfaction. Trust has a significant effect on Bank Customer Satisfaction. Trust (T) is a partial mediation variable between BI and satisfaction and between WOM and satisfaction, there are still other variables as mediation. This research can be carried out because there are internal and external parties who provide support to: The Institute for Research and Community Service (LPPM) of Darma Cendika Catholic University which has provided funds to support the implementation of the research. REFERENCES Aprilia., Suprani, Y., Hakimah, Y., dan Said, M. (2024). Pengaruh Wom (Word Of Mouth) Terhadap Kepuasan Konsumen Dimediasi Oleh Kualitas Pelayanan Di Sincera Clinic Palembang. Jurnal Ilmiah Ekonomi dan Bisnis Universitas Multi Data Palembang. Vol. 13 No. 2 Maret 2024. Hlm 381-386. Behboudi, L and Hosseini, S. H. K. (2017). Brand Trust and Image: Effects on Customer Satisfaction. International Journal of Health Care Quality Assurance 30(10), p. 1-13. Caturani, E., Suseno, Y. D., dan Widajanti, E.

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The Influence of WOM and Brand Image on Customer Trust and Satisfaction at BANK CENTRAL ASIA (BCA)

by Ukdc Perpustakaan 2

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The Influence of WOM and Brand Image on Customer Trust and Satisfaction at BANK CENTRAL ASIA (BCA)

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ABSTRACT

Purpose: The purpose of this study was to determine the satisfaction of BCA customers in Surabaya, through Word of Mouth (WOM), Brand Image, and Trust.

Design/methodology/approach: The research method used is quantitative research, with 200 respondents, through the distribution of questionnaires to BCA Bank customers in Surabaya. The sampling technique used purposive sampling followed by snowball sampling technique. This study uses a 5 scale likert scale.

Findings: The results obtained state that word of mouth (WOM) and brand image have a significant effect on trust, as well as word of mouth (WOM), brand image and trust have a significant effect on BCA Bank customer satisfaction in Surabaya. Trust (T) is a partial mediation variable between BI and satisfaction and between WOM and satisfaction.

Research limitations/implications: This research has limitations, namely the distribution of data only in the city of Surabaya.

Practical implications: Data processing using Structural Equation Modeling (SEM) WarpPLS.

Originality/value: This paper is original

Paper type: Research paper

Keyword: *Word of Mouth; Brand Image; Trust and Satisfaction*
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I. INTRODUCTION

The economic sector plays a very important role such as trade, industry, and services. This is supported by the existence of banks that play an important role in supporting economic sectors in Indonesia (Rohman, 2023). The increasing number of banks continues to increase, requiring banks to be able to compete to offer various types of services in terms of savings and loans and e-channels. This is because banking competition in Indonesia is increasingly complex, not only competing with banks but also competing with other financial institutions (Defritriady & Sirait, 2018). Banks take a central role, as is the case in Surabaya, banks can be utilised by the community for personal, family, and business institution needs (surabaya.go.id, 2024).

Table 1. Number of Banking Institutions based on Surabaya City Government Data Year 2024

Banking Type	*Total*
Government Bank	*6*
Regional Development Bank	*2*

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Private Banks	*42*
International Bank	*11*
Total	*61*

Source: surabaya.go.id, (2024)

Table 1 provides information that private banks have the highest frequency in Surabaya, which is 68.85% of the total number of banks in Surabaya. Therefore, private banks must be able to compete among other private banks as well as government banks and international banks. One of the things that banks need to pay attention to is the satisfaction of their customers, because customer satisfaction has an impact on company profits. (Vivi et al, 2021). There are several factors of satisfaction with consumers, including: product quality, service quality, wom, price, brand image, trust, promotion, e-wom, e-promotion. (Kadi et al, 2021; Vivi et al, 2021; and Neni et al, 2023) and many other factors. This study uses the variables of wom, brand image, and trust as satisfaction factors. This is in accordance with the results of previous research which states that wom is one of the factors currently needed to satisfy consumers (Maghfiroh, 2019; Dewi & Hariawan, 2022; Rochman et al, 2022). Apart from wom, there is also a brand image which is considered important to satisfy consumers (Hasanah & Octavia, 2022; Behboudi & Hosseini, 2017; Diputra & Yasa, 2021). Other previous researchers also stated that trust or trust in this day and age is needed so that consumers feel satisfied (Behboudi & Hosseini, 2017; Mawey et al., 2018; Diputra & Yasa, 2021). Customer satisfaction needs to be considered, especially if there are similar companies, so that there is competitive competition (Sinaga et al, 2017).

In this study there is also a research gap. Some previous studies state that wom has an effect on customer satisfaction (Maghfiroh, 2019; Itasari et al, 2020; Dewi & Hungarianwan, 2022; Rochman et al, 2022; and Aprilia et al., 2024), but other researchers state that wom has no effect on customer satisfaction (Sinaga et al., 2017; Widyaningtyas & Masreviastuti, 2023). Likewise with brand image, several previous researchers stated that brand image has an effect on customer satisfaction (Behboudi & Hosseini, 2017; Diputra & Yasa, 2021; Putra et al., 2021), but other researchers stated that brand image has no effect on customer satisfaction (Rusmahafi & Wulandari, 2020; and Diendara, 2023). In addition to wom and brand image, previous researchers stated that trust or trust has an effect on satisfaction (Diputra & Yasa, 2021; Putra et al., 2021; and Mahendra & Indriyani, 2018), but other researchers stated that trust has no effect on customer satisfaction (Behboudi & Hosseini, 2017; Mawey et al., 2018; and Meida, 2022).

A. Literature Review

1. Consumer Satisfaction

According to Tjiptono (2014), that customer satisfaction is the level of feeling happy or disappointed from customer expectations before the product or service is used, compared to the product or service after use. Consumer satisfaction is a specific construct and attitude that consumers have after purchase which reflects how much consumers like or dislike the services experienced by consumers (Woodside et al., 1989 in Behboudi & Hosseini, 2017). There are three indicators in measuring customer satisfaction (Indrasari, 2019: 92), namely: conformity to expectations, interest in visiting again (repeat orders), and willingness to recommend.

2. Word of Mouth (WOM)

According to Sumardy et al (2011: 71) in Wijaya &Sujana (2020) Word of Mouth (WOM) is an act of providing information about products or services by consumers to other consumers. Word Of Mouth is a communication that comes from word of mouth regarding the assessment of a product or service personally or in groups with the aim of providing information (Joesyiana, 2018). There are 5 indicators in measuring wom (Joesyana, 2018) known as 5T, namely: Talkers, Topics, Tools, Talkingpart and Tracking.

3. Brand Image

Brand Image is a perception of a brand that can be reflected as an association in the minds of consumers (Keller, 1993: 22) in (Hasanah & Oktavia, 2022). Brand Image is a set of brand associations that are formed and embedded in the minds of consumers (Rusmahafi & Wulandari, 2020). There are three indicators in measuring brand image (Indrawati & Pattinama, 2021), namely: easy to remember, easy to recognise, and has a good reputation.

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4. Trust

Trust is all the knowledge and conclusions that consumers have about objects, their attributes and benefits (Mowen & Minor, 2002: 312). Trust is the willingness of consumers to rely on other parties based on a belief in these other parties (Caturani et al., 2019). There are four indicators in measuring trust (Masman & Wina, 2019 in Indrawati, 2021), namely: pay attention to reputation, feel safe, the services offered meet the requirements, and keep promises.

II. METHODS

This research uses a quantitative method approach. The independent variables in this study are word of mouth (X1) and brand image (X2). The dependent variable is customer satisfaction (Y), while the mediating variable is Trust. The sampling technique used in this study is non-probability sampling with purposive sampling followed by snow ball sampling technique. The population in this study were Bank Central Asia (BCA) customers in Surabaya, with sample criteria, first, BCA customers in Surabaya, second, BCA customers have been BCA customers for at least the last 1 year until this research was conducted. The number of respondents was 200 people. The data analysis technique used in this study uses Structural Equation Modeling (SEM) WarpPLS 3.0 and SPSS version 25.

A. Research model:

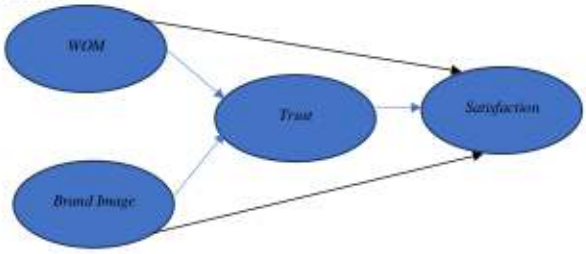

Figure 1 Research Model

B. Hypothesis:

H1: Word Of Mouth (WOM) has a significant effect on Trust.
H2: Brand Image has a significant effect on Trust.
H3: Word Of Mouth (WOM) has a significant effect on customer satisfaction.
H4: Brand Image has a significant effect on customer satisfaction.
H5: Trust has a significant effect on customer satisfaction.

III. RESULTS AND DISCUSSION

a. Validity Test

Based on the results of data processing using SPSS Version 25 on the validity test, the following results were obtained:

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Table 2. Validity Test

No	Statement items	Correlation Coef	Sig Value	Deskripsion
1	*Word Of Mouth (WOM)*			
	WOM 1	0,795	0,000	Valid
	WOM 2	0,780	0,000	Valid
	WOM 3	0,820	0,000	Valid
	WOM 4	0,821	0,000	Valid
	WOM 5	0,662	0,000	Valid
2	*Brand Image (BI)*			
	BI 1	0,826	0,000	Valid
	BI 2	0,804	0,000	Valid
	BI 3	0,825	0,000	Valid
3	*Trust (T)*			
	T 1	0,696	0,000	Valid
	T 2	0,781	0,000	Valid
	T 3	0,773	0,000	Valid
	T 4	0,780	0,000	Valid
4	*Kepuasan (K)*			
	K 1	0,847	0,000	Valid
	K 2	0,838	0,000	Valid
	K 3	0,848	0,000	Valid

Based on Table 2, the Sig value is <0.05, so it can be stated that all statement items are valid.

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b. Reliability Test

Based on the results of data processing using SPSS Version 25 on the reliability test, the results are as follows:

Tabel 3. Reliability Test

No.	*Variabel*	*Cronbach's Alpha*	*Deskripsion*
1	*Word of Mounth (WOM)*	*0,798*	*Reliabel*
2	*Brand Image*	*0,752*	*Reliabel*
3	*Trust*	*0,836*	*Reliabel*
4	*Satisfaction*	*0,753*	*Reliabel*

Based on Table 3, the Cronbach's Alpha value> 0.60 is obtained, it can be said that all variables are declared reliable.

c. Model

Based on data processing using WarpPLS 6, the structural equation is obtained as follows:

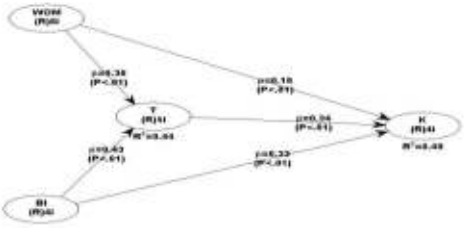

Figure 2 Research model

d. The Direct Effect of WOM on Satisfaction

Figure 3. The Direct Effect of WOM on Satisfaction

Figure 2 provides information that the direct effect of WOM on satisfaction is 0.49 and significant with a value of p <0.01. The R2 value is 24% which can be explained by the WOM variant. In Figure 1, it can be explained that wom to trust (T) and trust (T) to satisfaction are significant, and wom to satisfaction is also significant, where the path coefficient of wom to satisfaction is 0.16 < path coefficient on the direct effect of wom to satisfaction 0.49, it can be interpreted that trust is a partial mediating variable. Trust is not the only mediating variable between wom and satisfaction, there are other variables that act as mediating variables.

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e. Direct Effect of Brand Image on Satisfaction

Figure 4. Direct Effect of Brand Image on Satisfaction

Figure 3 provides information that the direct effect of Brand Image (BI) on Satisfaction is 0.60 and significant with a value of p <0.01. The R2 value is 36% which can be explained by the BI variant. In Figure 1, it can be explained that BI to T and T to satisfaction are significant, and the BI to satisfaction variable is also significant, where the path coefficient of T to satisfaction is 0.33 < the path coefficient on the direct effect of BI to satisfaction 0.60, it can be interpreted that trust is a partial mediating variable. Trust is not the only mediating variable between BI and satisfaction, there are other variables that act as mediating variables.

f. Goodness of Fit (GoF)

Goodness of fit Model to determine the contribution of exogenous variables to endogenous variables. There are 10 criteria in evaluating Goodness of fit Model Based on data processing using WarpPLS 6, the following results are obtained:

Table 4 Evaluation of Goodness of Fit Indices Criteria

No	Model fit and quality indices	Kriteria fit	Hasil	Keterangan
1	Average path coefficient (APC)	$p < 0.05$	P<0.001	Significant
2	Average R-squared (ARS)	$p < 0.05$	P<0.001	Significant
3	Average adjusted R-squared (AARS)	$p < 0.05$	P<0.001	Significant
4	Average block VIF (AVIF)	Acceptable if ≤ 5, ideally ≤ 3.3	1.457	Ideally
5	Average full collinearity VIF (AFVIF)	Acceptable if ≤ 5, ideally ≤ 3.3	1.624	Ideally
6	Tenenhaus GoF (GoF)	Small ≥ 0.1, medium ≥ 0.25, large ≥ 0.36	0.579	Large
7	Simpson's paradox ratio (SPR)	Acceptable if ≥ 0.7, ideally = 1	1.000	Ideally
8	R-squared contribution ratio (RSCR)	Acceptable if ≥ 0.9, ideally = 1	1.000	Ideally
9	Statistical suppression ratio (SSR)	Acceptable if ≥ 0.7	1.000	Acceptable
10	Nonlinear bivariate causality direction ratio (NLBCDR)	Acceptable if ≥ 0.7	1.000	Acceptable

Based on Table 4, it can be interpreted that the 10 Goodness of fit Model criteria all meet the specified criteria.

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g. Hypothesis Testing (Resampling Boostrapping)

Hypothesis testing to test whether there is an influence between exogenous variables and endogenous variables. The test criteria state that if the p value ≤ level of significance (alpha = 5%), then it is stated that there is a significant effect of exogenous variables on endogenous variables. Based on the processing results, the results of hypothesis testing can be obtained in table 4 as follows:

Tabel 5 Hypothesis testing to test

Eksogen	*Endogen*	*P Value*	*Decision*
Word Of Mounth (WOM)	*Trust (T)*	*< 0,01*	*Significant*
Brand Image (BI)	*Trust (T)*	*< 0,01*	*Significant*
Word Of Mounth (WOM)	*Satisfaction (K)*	*< 0,01*	*Significant*
Brand Image (BI)	*Satisfaction (K)*	*< 0,01*	*Significant*
Trust (T)	*Satisfaction (K)*	*< 0,01*	*Significant*

Based on Table 5, it can be explained as follows:

1. The Effect of Word of Mounth (WOM) on Trust (T)

Based on Table 5, a significant value <0.05 is obtained, it can be said that word of mounth has a significant effect on trust. So that the hypothesis that word of mounth has a significant effect on trust is accepted. This means that BCA customers will have more confidence in who tells / talks about BCA, explanations of BCA products, the machines used by BCA, the role of BCA in the community and the supervision that has been carried out by BCA (Joesyana, 2018). The results of this study are in line with the research of Yulianto & Soesanto (2019).

2. The Effect of *Brand Image* (BI) on *Trust* (T)

Based on Table 5, a significant value <0.05 is obtained, it can be said that brand image has a significant effect on trust. So that the hypothesis that brand image has a significant effect on trust is accepted. This means that BCA customers will have more confidence in the BCA brand which is easy to remember, easy to recognise, and BCA has a good reputation (Indrawati & Pattinama, 2021). The results of this study are in line with the research of Yulianto & Soesanto (2019).

3. The Effect of *Word Of Mounth* (WOM) on Satisfaction (K)

Based on Table 5, a significant value <0.05 is obtained, it can be said that word of mouth has a significant effect on satisfaction. So that the hypothesis that word of mounth has a significant effect on satisfaction is accepted. This means that BCA customers will feel more satisfied from stories / talks about BCA, explanations of BCA products, machines used by BCA, BCA's role in society and supervision that has been carried out by BCA (Joesyana, 2018). The results of this study are in line with the results of research by Aprrilia et al., (2024), which states that word of mouth has an effect on satisfaction.

4. The Effect of *Brand Image* (BI) on Satisfaction (K)

Based on Table 5, a significant value <0.05 is obtained, it can be said that brand image has a significant effect on satisfaction. So that the hypothesis that brand image has a significant effect on satisfaction is accepted. This means that BCA bank customers will feel satisfied if they receive fast service, friendly bank employee greetings and a comfortable room atmosphere so that a positive brand image will be formed in the minds of BCA Bank customers (Witama, 2019). The results of this study are in line with the results of Santana's research (2020) which states that brand image has an effect on customer satisfaction.

5. The Effect *Trust* (T) on Satisfaction (K)

Based on Table 5, a significant value <0.05 is obtained, it can be said that trust has a significant effect on satisfaction. So that the hypothesis that trust has a significant effect on satisfaction is accepted. This means that BCA bank customers will feel satisfied if customers pay attention to reputation, feel safe, the services offered

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meet the requirements, and keep promises (Masman & Wina, 2019 in Indrawati, 2021). The results of this study are in line with the results of research by Aprilianto et al., (2022) which states that trust has an effect on satisfaction.

IV. CONCLUSION

The results of the study can be concluded that Word Of Mouth (WOM) and Brand Image have a significant effect on Trust. Word Of Mouth (WOM) and Brand Image have a significant effect on Bank Customer Satisfaction. Trust has a significant effect on Bank Customer Satisfaction. Trust (T) is a partial mediation variable between BI and satisfaction and between WOM and satisfaction, there are still other variables as mediation.

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